

United States Bankruptcy Court
Western District of Washington

In re:
Joseph Thuankhanh Tu
Thanh-Xuan Thi Tran
Debtors

Case No. 11-43086-BDL
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-3

User: admin
Form ID: bl8w

Page 1 of 3
Total Noticed: 57

Date Rcvd: May 02, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2014.

db/jdb +Joseph Thuankhanh Tu, Thanh-Xuan Thi Tran, 3908 Broadmoor Dr NE, Tacoma, WA 98422-4733
953162706 +Bank of America, c/o Suttell & Hammer, 1450 - 114th Ave SE #240, Bellevue WA 98004-6934
953162708 Bishop White Marshall & Weibel, 720 Olive Way, Suite 1201, Seattle, WA 98101-1801
953162713 +Chevron and Texaco, c/o Portfolio Recovery Associates, LLC, PO Biox 12903,
Norfolk, VA 23541-0903
953162715 +Clients Services Inc, 3451 Harry Truman Blvd, St Charles MO 63301-9816
953162723 +Nelson & Kennard, P.O. Box 13807, Sacramento CA 95853-3807
953162725 Northstar Location Services LLC, 4285 Genessee St, Cheektowaga NY 14225-1943
953162728 +Sears Mastercard, PO Box 6275, Sioux Falls, SD 57117-6275
953162729 Suttell & Hammer, PS, PO Box C-90006, Bellevue, WA 98009
953162731 +Wells Fargo Financial, P.O. Box 14487, Des Moines IA 50306-3487

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg EDI: IRS.COM May 03 2014 00:23:00 Internal Revenue Service, 915 2nd Avenue MS W244,
Seattle, WA 98174

smg EDI: WADEPREV.COM May 03 2014 00:23:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
cr +EDI: OPHSUBSID.COM May 03 2014 00:23:00 Back Bowl I, L.L.C., c/o Weinstein And Riley, PS,
2001 Western Avenue, Ste 400, Seattle, WA 98121-3132
sr EDI: RECOVERYCORP.COM May 03 2014 00:23:00 GE Money Bank, c/o Office Manager,
Recovery Management Systems Corp, 25 SE 2nd Ave #1120, Miami, FL 33131-1605
cr EDI: AIS.COM May 03 2014 00:23:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
cr +EDI: PRA.COM May 03 2014 00:23:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067

953227198 +EDI: ACCE.COM May 03 2014 00:23:00 ASSET ACCEPTANCE LLC, PO BOX 2036,
WARREN MI 48090-2036
953162703 EDI: AMEREXPR.COM May 03 2014 00:23:00 American Express, P.O.Box 650448,
Dallas, TX 75265-0448
953269949 EDI: BECKLEE.COM May 03 2014 00:23:00 American Express Bank, FSB, c/o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
953162704 EDI: ARSN.COM May 03 2014 00:23:00 Associated Recovery Systems, P.O. Box 469046,
Escondido CA 92046-9046

953220542 EDI: BANKAMER2.COM May 03 2014 00:23:00 FIA Card Services, NA as successor in interest to,
Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102
953356811 +EDI: OPHSUBSID.COM May 03 2014 00:23:00 Back Bowl I, L.L.C., c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
953162707 EDI: BANKAMER.COM May 03 2014 00:23:00 Bank of America, PO Box 851001,
Dallas TX 75285-1001

953270405 +EDI: OPHSUBSID.COM May 03 2014 00:23:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

953162711 EDI: CAPITALONE.COM May 03 2014 00:23:00 CAPITAL ONE BANK (USA), N.A.,
C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091
953435551 EDI: RESURGENT.COM May 03 2014 00:23:00 CR Evergreen II, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221

953162709 +E-mail/Text: cms-bk@cms-collect.com May 03 2014 00:29:15 Capital Management Services, LP,
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464

953162710 +EDI: CAPITALONE.COM May 03 2014 00:23:00 Capital One Bank, P.O. Box 60599,
City of Industry, CA 91716-0599

953258267 EDI: CAPITALONE.COM May 03 2014 00:23:00 Capital One Bank (USA), N.A.,
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083

953162712 +EDI: CHASE.COM May 03 2014 00:23:00 Chase, P.O. Box 94014, Palatine, IL 60094-4014

953245405 EDI: CHASE.COM May 03 2014 00:23:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145

953162714 EDI: CITICORP.COM May 03 2014 00:23:00 Citi Cards, Attn: Customer Service, Box 6000,
The Lakes, NV 89163-6000

953180132 +EDI: TSYS2.COM May 03 2014 00:23:00 Department Stores National Bank/Macys,
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053

953162716 EDI: DISCOVER.COM May 03 2014 00:23:00 Discover, PO Box 29033, Phoenix AZ 85038-9033

953167601 EDI: DISCOVER.COM May 03 2014 00:23:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

953644783 +EDI: RESURGENT.COM May 03 2014 00:23:00 East Bay Funding, LLC,
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

953162717 E-mail/Text: bknotice@erccollections.com May 03 2014 00:29:24 Enhanced Recovery Corp.,
8014 Bayberry Rd, Jacksonville FL 32256-7412

953407587 EDI: RECOVERYCORP.COM May 03 2014 00:23:00 Equable Ascent Financial, LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

953162718 +EDI: FMAALLIANCE.COM May 03 2014 00:23:00 FMA Alliance LTD, 12339 Cutten Road,
Houston, Texas 77066-1807

954249926 EDI: RECOVERYCORP.COM May 03 2014 00:23:00 Granite Recovery LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605

953162719 EDI: HFC.COM May 03 2014 00:23:00 HFC, P.O. Box 8873, Virginia Beach VA 23450-8873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

953162720 +EDI: HFC.COM May 03 2014 00:23:00 HSBC Mortgage Services, 636 Grand Regency Blvd,
Brandon Florida 33510-3942

953162721 EDI: RMSC.COM May 03 2014 00:23:00 Lowe's Visa, P.O. Box 960010, Orlando FL 32896-0010

953162722 +EDI: TSYS2.COM May 03 2014 00:23:00 Macys NB / Bankruptcy, 6356 Corley Rd,
Norcross, GA 30071-1704

953187476 +EDI: MID8.COM May 03 2014 00:23:00 Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

954273568 EDI: AIS.COM May 03 2014 00:23:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457

953269565 EDI: PRA.COM May 03 2014 00:23:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541

953162726 +EDI: PNEN.COM May 03 2014 00:23:00 Penncro Associates Inc, P.O. Box 538,
Oaks PA 19456-0538

953162727 +E-mail/Text: arichar@co.pierce.wa.us May 03 2014 00:29:52 Pierce County Assessors Office,
2401 S. 35th St. Rm 142, Tacoma, WA 98409-7498

953326697 +E-mail/Text: arichar@co.pierce.wa.us May 03 2014 00:29:52 Pierce County Budget & Finance,
Attn: Allen Richardson, 615 So 9th St, Ste 100, Tacoma, WA 98405-4673

953345853 EDI: RECOVERYCORP.COM May 03 2014 00:23:00 Portfolio Investments I LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

953364154 EDI: Q3G.COM May 03 2014 00:23:00 Quantum3 Group LLC, PO Box 788,
Kirkland, WA 98083-0788

953210337 EDI: RECOVERYCORP.COM May 03 2014 00:23:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

954498288 +EDI: OPHSUBSID.COM May 03 2014 00:23:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

953179966 +EDI: WFFC.COM May 03 2014 00:23:00 Wells Fargo Bank, N.A., 4137 121st Street,
Urbandale, IA 50323-2310

953162730 EDI: WFFC.COM May 03 2014 00:23:00 Wells Fargo Financial, P.O. Box 98784,
Las Vegas NV 89193-8784

953216053 +EDI: WFFC.COM May 03 2014 00:23:00 Wells Fargo Financial America, Inc., 4137 121st St,
Urbandale, IA 50323-2310

TOTAL: 47

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

sp Nancy Beth Combs
cr Recovery Management Systems Corporation
953162705 AT&T
cr* CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288

cr* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541)

cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

953270406* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132

954275101* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457

953162724* +Nelson & Kennard, PO Box 13807, Sacramento, CA 95853-3807

953415798* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)

954498592* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

953162732 ##Wells Fargo Financial, P.O. Box 98795, Las Vegas NV 89193-8795

TOTALS: 3, * 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2014 at the address(es) listed below:

Christina L Henry on behalf of Joint Debtor Thanh-Xuan Thi Tran mainline@hdm-legal.com,
hdmecf@gmail.com

Christina L Henry on behalf of Debtor Joseph Thuankhanh Tu mainline@hdm-legal.com,
hdmecf@gmail.com

Daniel Ross on behalf of Creditor Vanda, LLC danielr@w-legal.com, advnotices@w-legal.com

David M Howe ecfcomputer@chapter13tacoma.org

United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 5

United States Bankruptcy Court
Western District of Washington
1717 Pacific Avenue
Suite 2100
Tacoma, WA 98402
Case No. 11-43086-BDL
Chapter 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph Thuankhanh Tu
3908 Broadmoor Dr NE
Tacoma, WA 98422

Thanh-Xuan Thi Tran
3908 Broadmoor Dr NE
Tacoma, WA 98422

Social Security/Individual Taxpayer ID No.:

xxx-xx-5435

xxx-xx-7304

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

The Debtor(s) filed a Chapter 13 case on April 18, 2011. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 1328(a).

BY THE COURT

Dated: May 2, 2014

Brian D Lynch
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.